

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Cody Escovedo
Deanna Martin
DebtorsCase No. 13-13379-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-1

User: admin
Form ID: b9aPage 1 of 3
Total Noticed: 55

Date Rcvd: May 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2013.

db/jdb +Cody Escovedo, Deanna Martin, 2313 E. La Quinta, Fresno, CA 93730-4770
 aty +Jeff Reich, 8441 N Millbrook #104, Fresno, CA 93720-2199
 tr +Sheryl Ann Strain, 575 E. Alluvial Ave #101, Fresno, CA 93720-2822
 20508155 +Babies R US, PO Box 530938, Atlanta GA 30353-0938
 20508159 +Capital One, 26525 N Riverwoods Blvd, Mettawa IL 60045-3438
 20508166 +Cmre Financial Services Inc, 3075 E Imperial Hwy Ste, Brea CA 92821-6753
 20508169 +Direct Stafford Unsubsidized, PO BOX 530210, Atlanta GA 30353-0210
 20508170 +Dr Bryan DDS, 1150 E Almond, Madera CA 93637-5642
 20508174 +EYE Q VISION, 7075 N SHARON, FRESNO CA 93720-3329
 20508172 +Educempcu, 2222 W Shaw, Fresno CA 93711-3419
 20508173 +Espress, PO Box 659728, San Antonio TX 78265-9728
 20508175 +Fedloan, Pob 69184, Harrisburg PA 17106-9184
 20508176 +Fnb Omaha, PO Box 3412, Omaha NE 68103-0412
 20508177 +Fresno Cb Col, 757 L Street, PO Box 942, Fresno CA 93714-0942
 20508178 +Fresno Childrens Medical Group, 7720 N Fresno Street, Fresno CA 93720-2407
 20508179 +GCFS, Legal Dept, PO Box 3410, Paso Robles CA 93447-3410
 20508186 +Greater Cal Fin Svcs, PO Box 3470, Paso Robles CA 93447-3470
 20508187 +High Desert Creditors, 14608 Main St Ste B, Hesperia CA 92345-3381
 20508188 +Hunt Henriques, 151 Bernal Road Suite B, San Jose CA 95119-1306
 20508190 +Kings Credit Service, 510 N Douty St, Hanford CA 93230-3911
 20508194 +Master Card, PO BOX 30257, Salt Lake City UT 84130-0257
 20508196 +Td Bank Usa Targetcred, PO Box 673, Minneapolis MN 55440-0673
 20508202 +Visa, PO BOX 5242, Fresno CA 93755-5242
 20508198 +Visa, PO BOX 960013, ORLANDO FL 32896-0013
 20508200 +Visa, PO BOX 30257, Salt Lake City UT 84130-0257
 20508203 +Wells Fargo, PO Box 30677, Los Angeles CA 90030-0677
 20508204 +Wffnatlbnk, PO Box 94498, Las Vegas NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM May 14 2013 14:00:00 Employment Development Department,
 Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM May 14 2013 14:00:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952
 20508156 +EDI: TSYS2.COM May 14 2013 14:00:00 Barclays Bank Delaware, 125 S West St,
 Wilmington DE 19801-5014
 20508157 +EDI: HFC.COM May 14 2013 14:00:00 Best Buy, PO Box 5264, Carol Stream IL 60197-5264
 20508158 EDI: CAPITALONE.COM May 14 2013 14:00:00 Capital One, PO Box 85520, Richmond VA 23285
 20508160 +EDI: CAPITALONE.COM May 14 2013 14:00:00 Capital One Best Buy, PO Box 5253,
 Carol Stream IL 60197-5253
 20508161 EDI: RMSC.COM May 14 2013 14:00:00 CareCredit, PO Box 960061, Orlando FL 32896-0061
 20508162 +EDI: WFNNB.COM May 14 2013 14:00:00 Cb Express, PO Box 182789, Columbus OH 43218-2789
 20508163 +EDI: WFNNB.COM May 14 2013 14:00:00 Cb Vicscrt, PO Box 182789, Columbus OH 43218-2789
 20508165 +EDI: CITICORP.COM May 14 2013 14:00:00 Citibank, PO Box 6500, Sioux Falls SD 57117-6500
 20508164 +EDI: CITICORP.COM May 14 2013 14:00:00 Citibank, PO Box 6241, Sioux Falls SD 57117-6241
 20508167 EDI: RCSFNBMARIN.COM May 14 2013 14:00:00 Credit One, PO Box 60500,
 City of Industry CA 91716-0500
 20508168 +EDI: RCSFNBMARIN.COM May 14 2013 14:00:00 Credit One Bank, PO Box 98875,
 Las Vegas NV 89193-8875
 20508171 +E-mail/Text: bknotifications@myeecu.org May 14 2013 03:21:28
 Educational Employees Credit Union, PO BOX 5242, FRESNO CA 93755-5242
 20508180 EDI: RMSC.COM May 14 2013 14:00:00 Gecrb Amed, PO Box 965005, Orlando FL 32896-5005
 20508181 EDI: RMSC.COM May 14 2013 14:00:00 Gecrb Care, C O P O Box 965036, Orlando FL 32896-5036
 20508182 EDI: RMSC.COM May 14 2013 14:00:00 Gecrb Jcp, PO Box 984100, El Paso TX 79998
 20508183 +EDI: RMSC.COM May 14 2013 14:00:00 Gecrb Lowes, PO Box 965005, Orlando FL 32896-5005
 20508185 +E-mail/Text: steph-gma@sti.net May 14 2013 02:44:04 Grant Mercantile Agency, 49430 Road 426,
 Oakhurst CA 93644-8618
 20508184 +E-mail/Text: steph-gma@sti.net May 14 2013 02:44:04 Grant Mercantile Agency, 49099 Road 426,
 Oakhurst CA 93644-9486
 20508189 EDI: RMSC.COM May 14 2013 14:00:00 JCPenneys, PO Box 960090, Orlando FL 32896-0090
 20508191 EDI: RMSC.COM May 14 2013 14:00:00 Lowes, PO Box 530914, Atlanta GA 30353-0914
 20508192 EDI: TSYS2.COM May 14 2013 14:00:00 Macys, PO BOX 689195, DES MOINES IA 50368-9195
 20508193 EDI: TSYS2.COM May 14 2013 14:00:00 Master card, PO BOX 13337, Philadelphia PA 19101-3337
 20508195 +E-mail/Text: JUDY.BARKSDALE@PMGILLC.COM May 14 2013 04:18:15 Pmgi Llc,
 8581 Santa Monica Blvd, Los Angeles CA 90069-4120
 20508197 EDI: WFNNB.COM May 14 2013 14:00:00 Victorias Secret, PO BOX 659728,
 SAN ANTONIO TX 78265-9728
 20508201 +EDI: WTRRN BANK.COM May 14 2013 14:00:00 Visa, Mail Stop BV PO BOX 9475,
 MLPS MN 55440-9475
 20508199 +EDI: CAPITALONE.COM May 14 2013 14:00:00 Visa, PO BOX 71083, CHARLOTTE NC 28272-1083
 TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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Form ID: b9a

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***** BYPASSED RECIPIENTS (continued) *****

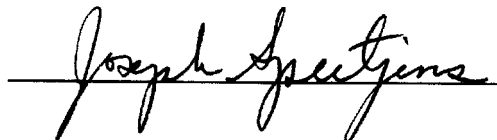
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert E. Coyle United States Courthouse
2500 Tulare Street, Suite 2501
Fresno, CA 93721-1318

(559) 499-5800
 www.caeb.uscourts.gov
 M-F 9:00 AM – 4:00 PM



Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/10/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Case Number: 13-13379 – B – 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

Cody Escovedo
 xxx-xx-2210

Deanna Martin
 xxx-xx-4192

2313 E. La Quinta
 Fresno, CA 93730

2313 E. La Quinta
 Fresno, CA 93730

Debtor's Attorney: Jeff Reich
 8441 N Millbrook #104
 Fresno, CA 93720

Trustee: Sheryl Ann Strain
 575 E. Alluvial Ave #101
 Fresno, CA 93720

Telephone Number: (559) 440-1191

Telephone Number: 559-435-2100

MEETING OF CREDITORS

Location: Robert E. Coyle United States Courthouse, 2500 Tulare Street, Room 1450, 1st Floor, Fresno, CA

Date & Time: 6/14/13 11:30 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:
8/13/13

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

Dated:
 5/13/13

For the Court,
 Wayne Blackwelder, Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---